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Prepared By:	Return To:
Kelly E. McCarthy #102732 Morton & Germany, PLLC 45 North Third Street, Suite 201 Memphis, TN 38103 Phone: (901) 522-0050 09-471G	* Morton & Germany, PLLC 45 North Third Street, Suite 201 Memphis, TN 38103 Phone: (901) 522-0050 09-471G

INDEXING INSTRUCTIONS: Lot 12, Phase "A", Dawkins Farm Subdivision, located in Section 9, Township 2 South, Range 6 West, City of Olive Branch, DeSoto County, Mississippi, as per plat recorded in Plat Book 98, Pages 17-19, in the Chancery Clerk's Office, DeSoto County, Mississippi.

SUBSTITUTION OF TRUSTEE

WHEREAS, on August 31, 2006, Morton and Cura, a joint venture composed of Morton & Associates and Fernando Cura, executed a Deed of Trust to Joe M. Kirsch or Denise Griffin, Trustee, for the use and benefit of Paragon National Bank, which Deed of Trust is recorded in Deed of Trust Book 2,555, at Page 735, et seq., on September 5, 2006, and modified in Modification Agreement recorded in Deed of Trust Book 2,682, at Page 259, et seq. on March 19, 2007, in the office of the Chancery Clerk of Desoto County, located in Hernando, Mississippi; and

WHEREAS, under the terms of the said Deed of Trust, the beneficiary or any subsequent holder of the note secured by said Deed of Trust is authorized and empowered to appoint and substitute another Trustee in the place of the Trustee named therein, at any time by writing, duly signed and acknowledged and recorded in the county where the premises are located; and

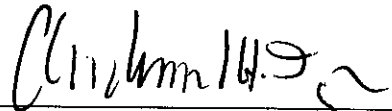
WHEREAS, said Paragon National Bank, is the holder of the note secured by the aforesaid Deed of Trust and now desires to substitute Kelly E. McCarthy of Shelby County, Tennessee whose address is 45 North Third Street, Suite 201, Memphis, TN 38103 in the place

and stead of the said Joe M. Kirsch or Denise Griffin, named as Trustee in the original Deed of Trust.

NOW, THEREFORE, Paragon National Bank does hereby appoint and substitute Kelly E. McCarthy as Trustee in said Deed of Trust in the place and stead of the said Joe M. Kirsch or Denise Griffin.

WITNESS THE SIGNATURE of Paragon National Bank, acting by and through its duly authorized officer, this the 24th day of November, 2009.

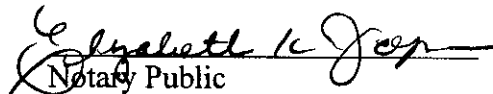
Paragon National Bank

By: 
 Andrew H. Taylor
 Its: Executive Vice President

STATE OF TENNESSEE)
 COUNTY OF SHELBY)

Before me, the undersigned, a notary public, of the state and county mentioned, personally appeared Andrew H. Taylor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged such person to be Executive Vice President of Paragon National Bank, the within named bargainer, a national bank, and that as such Executive Vice President, executed the foregoing instrument for the purpose therein contained, by personally signing the name of Paragon National Bank as Executive Vice President.

WITNESS my hand and Notarial Seal at office this 24 day of
November, 2009.


 Notary Public

My Commission expires: My Comm. Exp. 10-12-11

